Leave Without Pay-US (LWOP-US)

This slide show only pertains to you if you will be placed on Title 10 (including Title 32 pre-mob) orders for a period greater than 30 days and be in a non pay status for a period greater than 30 days.

What this brief will cover…

- Federal Employees Health Benefits (FEHB)
- Federal Employees Group Life Insurance (FEGLI)
- National Guard Association of the United States (NGAUS)
- Vulcan, FEDVIP, FSAFEDS and FLTCIP Insurances
- FERS OR CSRS coverage
- TSP, Military and Civilian
- USERRA
- SF 52, ORDERS AND HRO FORM-1
- PROPER TIMECARD CODING
- Your Technician beneficiary forms on file with HRO
- HRO phone listing

Leave

- Before you can be placed on LWOP-US, you need to know what your first day in non pay will be. You are allowed to "double dip" using:
  - Compensatory time earned (this expires 1 year after is was earned, no exceptions)
  - Time off award (this expires 1 year after is was earned, no exceptions)
  - Annual leave
  - Military leave
  - *You are NOT authorized to use sick leave while on Military orders.
  - If you choose to double dip it is highly recommended that you do so at the beginning of your orders, not throughout or at the end as there are restrictions as to what kinds of leave you can use at the end of a deployment. Interspersing leave throughout a deployment is not permitted due to timecard code restrictions.

Standard Form 52

- Once you know what your first day in non pay status will be, your supervisor needs to submit an SF 52, along with your orders and an HRO form 1 to HRO. The effective date of this SF 52 must correspond with your time card☺ Speaking of timecards, once on Military orders in a non pay status your timecard must be coded KG. If you timecard is coded as KA your step increase will be postponed☹ So…please pass this information on to your timecard keeper as a friendly reminder. Below is an SF 52 for your convenience.

- SF 52

USERRA

- USERRA. The Uniformed Services Employment and Reemployment Rights Act (USERRA), enacted October 1994 and significantly updated in 1996 and 1998, provides job protection and rights of reinstatement to employees who participate in the National Guard and Reserve. Click on the USERRA below if you would like to read more about USERRA.

USSERA

FEHB, if you had FEHB before deployment go to the next slide.

- If you did not have FEHB before your deployment and you missed open enrollment (NOV-DEC), you can enroll in FEHB.
  - You can enroll within 60 days upon your return to duty as a Technician. Please click on the SF 2809 below to enroll. Enrollment code will be 1F, effective date will be your RTD date.
  - Or you can enroll within 31 days before and up to 60 days after you lose your TRICARE coverage. Enrollment code will be 1M, effective date will be the day you loose your TRICARE coverage. Please click on the SF 2809 below to enroll.
  - SF 2809

FEHB, if you wish to MAINTAIN your FEHB during your deployment read below. Otherwise go to the next slide.

- Yes it is true that you can keep your FEHB coverage FREE for up to 24 months while on Title 10. This excludes ANY portion of a pay period that you are in a paid status (double dipping using leave. There are NO exceptions to this)
- If you are on a title 32 pre-mob order prior to your title 10 order you must keep your FEHB coverage during your Title 32 time to get the free coverage. During Title 32 your FEHB coverage is NOT free. If you are in a pay status during Title 32 it will be auto deducted from your LES. If you are in a non pay status during Title 32 it will be double deducted upon your return to duty.

FEHB, if you wish to TERMINATE your FEHB during your deployment read below. Otherwise go to the next slide.

- You may TERMINATE your FEHB coverage up to 60 days after you gain TRICARE coverage. The effective date of this TERMINATION will always be at the end of a pay period.
  - When you return to duty, You can reinstate your FEHB coverage within 31 days before and up to 60 days after you lose your TRICARE coverage. Please click on the SF 2809 below and refer to the chart, page 7-9.
  - Or you can reinstate your FEHB upon return to duty. Please click on the SF 2809 below and refer to the chart, page 7-9.
  - SF 2809

FEDVIP, FSAFEDS and FLTCIP Insurances, if you did not have these before deploying, read below. Otherwise go to the next slide.

- So you missed FEHB (which includes FEDVIP, FSAFEDS and FLTCIP) open enrollment. You may enroll in FEDVIP, FSAFEDS and FLTCIP Insurances up to 60 days after you return to duty. Please click on the FEDVIP below for more information. To enroll in FEDVIP, visit www.benefeds.com.

FEDVIP

FEDVIP, FSAFEDS and FLTCIP Insurances ... If you are now enrolled in FEDVIP, FSAFEDS and FLTCIP Insurances, please read below. Otherwise go to the next slide.

- You must contact your FEDVIP, FSAFEDS and FLTCIP Insurances before you are place in a non pay status. You have the opportunity to cancel your coverage, BUT you must contact your carrier. HRO does not have access to your FEDVIP, FSAFEDS and FLTCIP Insurances .

VULCAN, if you have VULCAN read below. Otherwise go to the next slide.

- You are required to contact the VULCAN company before you are placed in a non pay status. HRO does not access to your VULCAN coverage. Please see below for the POC information that you will need.

- VULCAN

FEGLI, if you have FEGLI coverage please click below. Then complete the form. Otherwise go to the next slide.

- FEGLI info sheet

FEGLI, if you are not currently enrolled in FEGLI, read below. Otherwise go to the next slide.

- If you are not currently enrolled in FEGLI and you wish to enroll you must experience one of the following qualifying life events:
  - 1. Physical: Approval of Request for Insurance SF 2822) by the Office of Federal Employees' Group Life Insurance (OFEGLI).
  - 2. Life Event: Marriage, divorce, death of spouse or acquisition of an eligible child.
  - 3. Employee is reinstated after a break in service of at least 180 days in a position that is not excluded from life insurance by law or regulation.
  - 4. Employee returns to Federal Service after a break in service of at least 180 days in a position that is excluded from life insurance by law or regulation.
  - 5A. Employee initially waives or subsequently cancels life insurance coverage.
  - 5B. Employee (or if applicable, assignee(s)) elects to decrease optional coverage.
  - 6. Open Enrollment Period.

  *For more information on FEGLI, please refer to the below form and booklet.

FEGLI Booklet SF 2817

NGAUS... if you have NGAUS please read below. Otherwise go to the next slide.

- If you have the Long Term Disability Insurance, here are your options:
  - MAINTAIN the coverage and have double deductions upon your return to duty. Keep in mind that while on Military orders this coverage will not pay out if you get hurt/disabled☹
  - TERMINATE the coverage at the end of the pay period in which you are place on Military orders. And yes, you will be able to pick this coverage back up when you return to duty☺

- If you have the Term Life Insurance, here are your options:

  *MAINTAIN the coverage and pay NGAUS directly during your deployment. This coverage will pay out in the event of your death on Military orders.

  *TERMINATE the coverage at the end of the pay period in which you are place on Military orders. And yes, you will be able to pick this coverage back up when you return to duty☺

Please see below for more information.

NGAUS Booklet

NGAUS Change form

NGAUS... if you do not have NGAUS read below. Otherwise go to the next slide.

- If you are not currently enrolled in NGAUS and you wish to enroll you must experience one of the following:
  - Open enrollment (Nov-Dec)
  - Medical underwriting
  - Return from Military orders (LWOP-US)

  - For more information please reference below.

  - NGAUS Booklet

    NGUAD Enrollment Form

TSP... if you have a Civilian TSP loan, read below. Otherwise go to the next slide.

- If you have a Civilian TSP loan and you inform HRO about it, an HRA will submit a TSP-41 to TSP to defer your Civilian TSP loan while on Military orders. You still can make loan payments directly to TSP while deployed if you like, see icon below for the loan coupon. (Upon your return to duty your HRA will submit a TSP-41 to TSP to restart your Civilian TSP loan deductions. You will need to make your TSP loan payments to TSP until you see it being deducted from your LES.)

  *Please see below for the loan coupon and information about TSP loans.

TSP Informaton
TSP Loan Booklet

RETRO TSP... hold on to your hat! Open your mind and take this in☺

- How would you like to dump a lot of $, yes $, into your Civilian TSP account from your time in LWOP-US? It is so easy, all I need from you is your all Military LES's and Civilian LES's from your LWOP-US time period. This amount is based upon your Civilian TSP contribution before your LWOP-US. Yep, it's that easy! You have 60 days from your return to duty effective date to get these LES's to me☹ I submit them to DFAS and DFAS will send you a letter giving you options on how to put that $ into your Civilian TSP account. Click below to learn more☺☺

- RETRO TSP
  TSP information

Beneficiary forms…

- If you are in need to change your beneficiary forms please submit them to HRO mistake free. If you are not sure of who is listed on your beneficiary forms, just give me a phone call and I will let you know.

Retirement... FERS or CSRS

- Your HRA will need a “member copy 4” of your DD Form 214. This 214 is the start of the process to your Military deposit. Or you might know it better as “buyback. Without this Military Deposit paid in full, your LWOP-US time will not count towards your retirement. It will only count towards your Annual Leave. This is a timely process, please be patient. HRO will contact you when the process is complete☺☺☺☺

- Your FERS or CSRS coverage will pay out to your beneficiary listed (if non on record with HRO then by law) in the event of your death. Please inform your family that HRO will not make the initial notification to your family of your death. And that HRO will assist your family when they are ready to process any death claims that are applicable.

Other information, for your convenience:

Technician Handbook
FEHB GUIDE 2010
TSP Managing Your Account
TSP Summary of the TSP
USERRA Fact Sheet
TSP Effects of non pay status
TSP Loan Coupon
FEGLI Handbook

Finally…

- I hope that I have done a good job in putting this information together for you. Please give me a call at 304-561-6428 (or stop in) to talk about this slide show and the choices that you want to make concerning your benefits. Please find below the HRO Contact listing for your convenience. Don’t forget that I still need an SF 52, HRO form-1 and a copy of your orders before I can place you in LWOP-US. Thank you, see you for your Return to Duty brief☺
- HRO Contact Sheet